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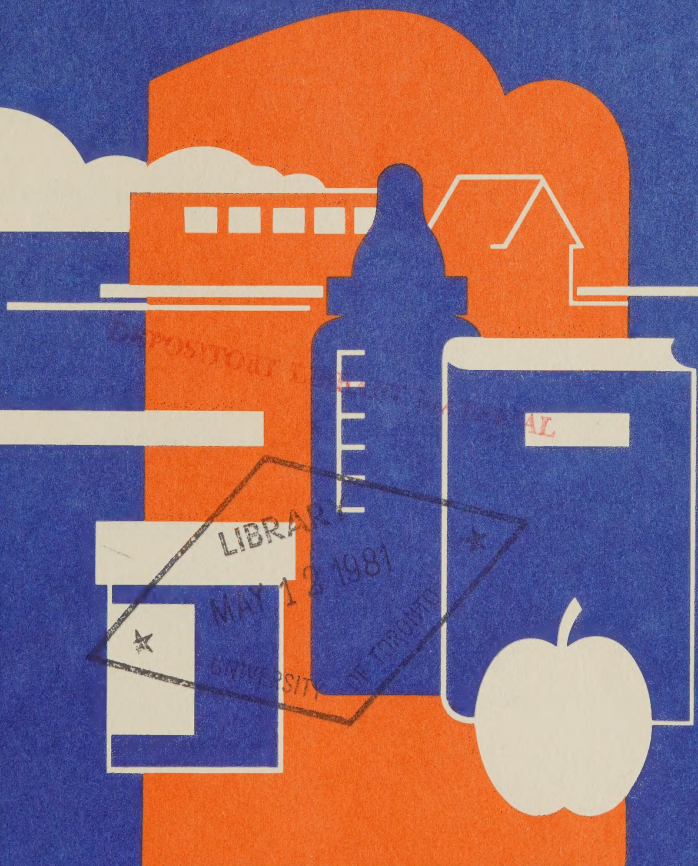
Government
Publications

For Your Benefit

Family Benefits

(GWA)

(GAINS)



Ontario

Ministry of
Community and
Social Services

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Introduction

This handbook answers questions often asked by people applying for assistance or those who are already receiving family benefits allowances. While it is possible to answer some questions in a handbook, please keep in mind that it's not possible to cover every detail in a book of this kind. The final authority for all decisions is the family benefits legislation.

For general information about programs operated by the Ministry of Community and Social Services, contact the nearest local office of the ministry listed on page 29.

If you have a specific problem or question concerning your allowance, your field worker will be glad to assist you. When telephoning or writing the ministry concerning your allowance, always give your family benefits file number. (It may be found on your allowance cheque stubs or on any correspondence from the ministry concerning your allowance.)

1

What Is Family Benefits?

Family Benefits Assistance (FBA) is a provincial program that provides for a standard level of income for persons in need. Allowances are calculated according to several criteria including the client's needs. Maximum amounts for the allowance are set out in the regulations of *The Family Benefits Act*.

FBA benefits include:

- an allowance for items such as food, clothing, household supplies and shelter expenses;
- health insurance under OHIP;
- prescription drugs;
- basic dental care for dependent children and emergency aid for parents;
- back-to-school allowances;
- hearing aids and optical services.

You may be eligible to receive family benefits if you are elderly, disabled, blind, or permanently unemployable. A mother raising children alone and in financial need also qualifies for FBA. Allowances are also granted to foster parents on behalf of foster children in their care. Benefits also are provided for low- or middle-income parents caring for a severely handicapped child at home.

If you are awarded a family benefits allowance, you must take on certain responsibilities. These include reporting to your field worker any circumstances which may affect your allowance, such as a change in family size, the number of people living with you, a change of address, or any additional income such as an inheritance, a legal settlement, training allowance or reduction of income. Your field worker will outline your responsibilities in more detail and will be glad to provide additional information about the Family Benefits Program.

If you need financial assistance but are not in one of the groups that are eligible for Family Benefits (see Chapter 4), or if you need financial help immediately, you may qualify for General Welfare Assistance (GWA). This program provides short-term financial help when an individual or family suffers temporary loss of income due to illness, unemployment or some other misfortune. To apply for GWA, contact the social services department or welfare office of your local municipality listed in your local telephone directory under 'Government', plus the name of your municipality. For further information, see Chapter 13, Additional Assistance, of this handbook.

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What Happens When I Apply?

If you are included in one of the eligible groups outlined (see Chapter 4), and you think you might be eligible for family benefits, you should contact the nearest local office of the Ministry of Community and Social Services. To find out the office nearest you, consult the list of local offices at the back of this booklet.

It will take a while for your family benefits allowance to start, so you should apply as soon as possible. If you need money immediately or will need help during the time you are waiting for your allowance to start, you can go to your municipal social service or welfare office and apply for General Welfare Assistance.

If you are already getting General Welfare Assistance, local welfare offices will be able to refer you to the Family Benefits Program if they feel you are eligible. You may, of course, apply directly on your own.

Applications for family benefits may only be completed by a field worker or other person approved by the ministry. It is likely that a field worker will visit you in your home in order to make out the application. The field worker will call beforehand to arrange a time which is convenient for you both. Before the worker comes, you should gather the following documents for yourself and the members of your family, if they are readily available:

- proof of age, such as birth certificates;
- proof of marital status, such as a marriage licence or divorce papers;
- proof of expenses, such as rent and fuel receipts;
- proof of income and assets, such as your bank books for the past three years and tax assessment papers on your property (if you own your home).
- social insurance card (if you have one).

When the field worker arrives at your home, you will be asked to help fill out the appropriate forms. These forms ask questions to help determine whether you are eligible and in financial need. A special 'Consent to Inspect Assets' form allows the field worker to look at any bank, credit union, trust account or safety deposit box that is held by the applicant, spouse and dependent children, or jointly held.

The field worker will show you what has been written in your application and will explain all entries to you. It is your field worker's job to assist you in applying for family benefits and to answer any questions you might have. If you have a problem, your worker can tell you about the various social services available in your community.

If you are applying for assistance as a disabled, blind or permanently unemployable person, you will be asked to take a medical form to your doctor so that the ministry will have information from a physician who is personally familiar with your condition. It's a good idea to have the forms filled in as soon as possible, as your eligibility cannot be determined until this medical information is received.

At any time during the processing of your application, as well as after the allowance is granted, your field worker may be asked to verify statements you made in your application to determine whether or not you are still financially eligible for family benefits. Sometimes your field worker will visit you in your home to do this. Other times you will be asked to fill out a form (Present Condition Report or PCR) and return it by mail.

When all information is completed, you will receive a letter telling you whether you are eligible and, if so, what amount you will receive.

If you are not given family benefits, and you think you should be, or if you think you have been given less than you qualify for, Chapter 11 will tell you how to appeal.

Your Responsibilities as an FBA Recipient

As a family benefits recipient, your major responsibility lies in reporting changes in your circumstances. Because the family benefits allowance is a long-term social assistance program, it is highly likely that your financial circumstances will change during the time you receive an allowance. Since changes in your situation can result in the allowance being increased, decreased or discontinued, it is very important that you let your field worker know as soon as possible.

Below are some examples of changes which will affect your allowance. If you are in doubt about particular changes, ask your field worker if, or how, they should be reported. It is preferable that you report all changes in writing.

Examples of changes which *must* be reported:

- change of address (please report change of address as soon as possible so that your cheque may be sent to the new address);
- any change in family income such as your earnings, earnings of all beneficiaries, boarder income (including family members — see Chapter 6), inheritance, Workmen's Compensation claims, Department of Veterans' Affairs allowances, Canada Pension or any other pension

payments, any compensation or accident claims payments, sick payments or life insurance benefits, maintenance payments from either Divorce or Family Court actions, benefits from Employment and Immigration Canada, and student loans to *any* member of the family;

- a change of marital status whether formal or otherwise;
- proposed divorce proceedings;
- changes in family composition (including births, deaths, changes of residency by any family members, or a boarder);
- assets change (Chapter 5);
- children leaving school;
- increases or decreases in your rent, mortgage, taxes, fire insurance;
- absence from Ontario;
- a stay by you or any member of your family in a hospital or any other institution for a period longer than a month;
- any time a child leaves school;
- you receive family benefits as a mother raising children alone and work more than 120 hours a month;
- you become eligible for Old Age Security or an allowance under *The Ontario Guaranteed Annual Income Act, 1974* (GAINS-A) and do not have dependent children;
- you are receiving family benefits as a single person and are no longer living as one.

These changes may result in your allowance being increased, reduced or discontinued. Your allowance may also be discontinued if you don't give the director (or your field worker) the information necessary to determine whether you are still eligible for family benefits.

Chapter 11 will tell you how you can appeal a decision to stop, reduce or refuse an allowance.

Overpayments

An overpayment may occur when something in your financial situation changes and you forget to tell your field worker. Perhaps one of your children has left school; perhaps your income has increased, or your expenses have decreased. Whatever the change, it should be reported immediately.

When an overpayment is discovered, you must return the money. This is usually done by subtracting money from your future cheques, until all the money is paid back. This may be inconvenient for you. That's why it is so important to tell your field worker about changes as soon as possible. In some cases you may be required to repay the overpayment in full, in one payment. This usually happens if you have sufficient assets or if the payment was caused because you received back payments from sources such as Canada Pension, Unemployment Insurance or a mortgage receivable.

Eligibility

In order to receive family benefits, you must be in financial need for certain reasons that are outlined in this chapter.

Single persons receive family benefits in their own right. For a family, benefits are provided to the eligible person on behalf of the whole family.

Below is a detailed description of those who are considered eligible.

1. The elderly

You may receive family benefits if you are 65 or older, and are not eligible to receive Old Age Security, a spouse's allowance or an allowance under the Ontario Guaranteed Annual Income System (GAINS-A). Perhaps you are an immigrant to Canada and have not lived here long enough to get benefits under these other programs.

You may also receive family benefits if you are a woman 60 to 64 years old, unemployed, and:

- single;
- a widow;
- separated;
- divorced;
- deserted by your husband for more than three months and his whereabouts unknown;
- your husband is serving a prison term with at least six months left to serve;

- your husband is living in an institution such as a psychiatric or chronic hospital, a nursing home or a home for the aged and has lived there for at least six months;
- your husband is living in a home for special care or an institution operated under *The Developmental Services Act*;
- your husband is receiving OAS, but you are not eligible for a spouse's allowance;
- you are the wife under 60 of a former FBA recipient and you have dependent children.

2. The disabled, blind or permanently unemployable

If you are 18 or older, and are disabled, blind, or permanently unemployable then you may be considered eligible for family benefits.

You are considered disabled if you have a major physical or mental handicap that severely limits you in carrying out normal living activities. To qualify for FBA your handicap must be likely to last for a long period of time. If you are disabled for a short period of time (due to an accident or illness which prevents you from earning a living), you may be eligible for general welfare assistance.

A blind person is someone who is nearly or totally blind, as defined in the family benefits legislation. Generally, anyone who is registered with the Canadian National Institute for the Blind qualifies for a family benefits allowance.

For disabled and blind residents, the allowance is known as GAINS-D (Disabled), and this is granted under the family benefits legislation. A person who is certified disabled or blind, and meets the requirements set out in the family benefits legislation, may qualify for FBA.

The amount used in calculating a disability entitlement takes the place of the budgetary components discussed above, such as basic needs, board and lodging, fuel, etc. The disability budgetary requirement is a set amount which depends upon the size of the family and the ages of any dependent children.

The exact amounts are specified in the family benefits regulations.

A permanently unemployable person is someone who can carry out most day-to-day activities, but is unable to work because of some medical difficulty. Just as with disabled people, those considered as permanently unemployable have a medical problem which is expected to continue for a long time.

If you are applying for a family benefits allowance because of a disability, you will be asked to have your doctor fill in a medical form describing your condition. (See Chapter 2.)

When your medical report is received, it is sent with your application to our medical advisory board. This is a committee of qualified doctors appointed by the Minister of

Community and Social Services. The board will review your doctor's report and any other applicable medical evidence and advise the Director, Income Maintenance or designate of its recommendations.

3. A low- or middle-income family looking after a severely handicapped child at home

The needs of each handicapped child are different and it is the nature of these special needs that determines the basic allowance. To be eligible for benefits, the handicap must be classed as 'severe'. The family's financial circumstances will also be considered. You will need to fill out an application form, available from the nearest ministry office. Consult the list at the back of this booklet for the office closest to your home.

A severely handicapped child is one who is unable to perform one or more of such basic life skills as walking, self-feeding, toileting, personal hygiene and communication. The age of the child and the degree of dependency resulting from a handicap in a very young child are taken into consideration.

Basic entitlement/special needs

The amount granted depends on:

- needs of the handicapped child;
- total family income (gross);
- size of family including parents.

The program also takes into account the community resources available such as special schools and volunteer organizations.

A special committee assesses the ongoing needs of your child and recommends a basic entitlement of \$50 to \$200 a month. The amount of the basic entitlement will be that which is closest to the additional monthly costs associated with the handicap of your child.

The child's special needs are also evaluated. Certain of these needs, which may not be met at present because the family income level cannot cover the costs, will also be considered in the process of determining the amount of the benefit. The ministry staff at the local level takes into account recent expenditures, potential costs and other factors which may make your child's situation unique.

Total income and size of family

Total income of the family (the income of both parents) is the amount earned and reported for income tax purposes during the previous year, together with any income the child may receive.

The net entitlement is the actual amount you receive; this amount will be determined according to your total income. If your total income is below certain specified limits, the monthly cheque will be the same as the basic entitlement discussed above. If your total family income is over the amount shown in the centre column, then the resulting amount of your net entitlement is reduced. The levels of family income, and the full basic entitlement that can apply, vary with family size as follows:

You may be eligible for some assistance up to:	Family Size Including Parents	Full Basic Entitle- ment may be paid up to:
(family income)		(family income)
\$33,600	up to 4	\$24,000
\$34,600	5	\$25,000
\$35,600	6	\$26,000
\$36,600	7 *	\$27,000

* For every family member in addition to 7, add a further \$1,000 to family annual income.

Note: For those families with more than one severely handicapped child, the entitlement is adjusted accordingly.

4. A mother living as a single person and raising children alone

Within these groups is there anyone who can't qualify?

You can get family benefits if you are a mother raising children alone because:

- you are a widow;
- you have been separated for three months;
- you are an unwed mother aged 16 or older and your child is at least three months old;
- you are divorced;
- you have been deserted by your husband for at least three months;
- your husband is serving a prison term with at least six months left to serve;
- your husband is living in an institution such as a psychiatric or chronic hospital, a nursing home or a home for the aged.

Yes. The Family Benefits legislation lists situations in which a person is not eligible for assistance. These are:

- *The Family Benefits Act* provides for mothers raising children alone; therefore, if you are not living as a single person, you are not eligible for assistance.
- In most cases you cannot receive family benefits and general welfare assistance at the same time since this would be a duplication of allowance.
- For the purpose of family benefits, if you are a married woman who is disabled, blind or permanently unemployable, and dependent upon your husband for support and maintenance, you are not eligible for family benefits as a recipient in your own right. If a father is permanently disabled, for example, he and his family can get family benefits. But if his wife only is disabled, this does not make the family eligible.

Are there any residence requirements?

In order to qualify, you have to be living in Ontario. However, you do not have to live a minimum period in Ontario before you can receive family benefits.

You do not need to be a Canadian citizen in order to receive benefits, *but*, if you are a sponsored immigrant, you may be considered eligible only if your sponsor is no longer able to provide for your needs.

Generally, your sponsor is financially responsible for you for a period of five years.

What is considered a 'family'?

A family consists of a recipient and his or her dependents. (Dependents are people who depend on the recipient for support.)

A dependent child is one who is either of pre-school age or regularly attends a school, other than university, and is under the age of 21. If any of your children cannot go to school because of a physical or mental handicap, he or she will be considered a dependent up to age 18. At that age, the child can apply for family benefits as a disabled or permanently unemployable single person.

Any of your children 16 years of age or older, who are not in school and do not get family benefits or general welfare assistance, will be considered as 'boarders' if they continue to live at home. In this case, you would be assessed as receiving income from these 'boarders' which would affect your family allowance.

If you have other relatives or friends living in your home, they will not be considered as part of your family but as roomers or boarders. If such a friend or relative needs financial assistance, he or she may apply.

Separated, deserted, and divorced mothers

If you are separated, deserted or divorced and your husband is not providing financial support but is able to do so, it is expected that you will take some kind of action to obtain support. This can be done privately, with the help of ministry parental support workers or by

laying a charge under *The Family Law Reform Act*. However, if your husband is not able to provide financial support, then no further action will be required. If your husband's whereabouts are unknown, the ministry can help to locate him so that appropriate action may be taken. In these cases we will not tell the husband where his family is living unless the wife requests this to be done. In these three circumstances, a mother is considered to be in need of financial assistance.

If you are an unwed mother, it is expected that you will make reasonable efforts to obtain financial support from the father of your child, if this is possible. You can make a private agreement with the father or you may go directly to family court and ask for child support for the child from the father.

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How Much Can I Have in Assets?

In order to be eligible for family benefits, you have to be included in one of the groups in Chapter 4 and your liquid assets must be below a certain amount when you apply. Liquid assets include cash, money in bank accounts and items which can be readily turned into cash, such as redeemable stocks and savings bonds.

Table of liquid assets

Number in Family	Maximum Amount
1 person	\$2,500
2 people	\$5,000
3 people	(\$5,000 for the first 2 persons plus \$500 for the next dependent)

(for each additional dependent add \$500)

(add an additional \$500 if the applicant or recipient is disabled or permanently unemployable)

For example, a mother with three children (four people) could have liquid assets up to \$6,000 (\$5,000 for the first person plus \$500 plus \$500) and still be considered eligible. (If the total value of all your liquid assets is above the allowable amount for family benefits, you will be told that you do not qualify.)

Are my house and belongings 'liquid assets'?

The house in which you and your family live is not considered an asset for the purpose of family benefits. However, any other property you own will be considered and evaluated. Generally, a mortgage receivable or the amount remaining to be paid under an agreement for sale is not considered a liquid asset but any payments received from it are usually considered as income (see Chapter 6). The belongings that you use from day to day, including furniture, clothing and personal items, do not count as liquid assets.

Can I reduce my assets?

You may reduce the amount of your assets in any reasonable manner. If you are considering such action, you should discuss this with a field worker who can advise you whether or not the plan of action is a 'reasonable' one for the purposes of family benefits. Your worker can often offer valuable suggestions regarding the possibility of buying a house to live in, paying off personal debts or reducing your mortgage.

What if my assets increase?

Once you start receiving family benefits, your liquid assets may, if approval has been given by the Director, Income Maintenance, be increased by up to 10 percent and not affect your continued eligibility. For example, a single person could then have up to \$2,750 in liquid assets and still receive family benefits. For disabled or permanently unemployable singles, the new asset level would be \$3,300.

However, if your assets exceed this limit, you can no longer be considered eligible and your allowance will be stopped.

How Much Income Can I Have?

There are many sources of money that make up your income: earnings, pensions, gifts, rent from boarders and so on. This chapter talks about what income, other than from earnings or the operation of a business, is considered in determining whether you are in financial need. Chapter 9 will explain how we handle income from employment. Your total income is made up of your income and that of your dependents added together.

For the purpose of family benefits, some of your income does not count as income at all, some counts in full and some only counts in part.

Income that doesn't count at all

- non-recurring casual gifts of small value;
- donations from religious, charitable or benevolent organizations;
- interest and dividends earned on your liquid assets;
- tax rebates paid to homeowners and tenants under *The Residential Property Tax Reduction Act*;
- family allowance (federal);
- child tax credit (federal);
- special assistance and supplementary aid allowances from municipal social services departments;
- payments made by a children's aid society for the care of a foster child or by any other government agency for the care of a child;

- if you are in a nursing home, payments by your friends or relatives for special services for you in the nursing home;
- any Indian band treaty payment;
- payments for a room or for board and lodging from any of your children who are going to school or who are receiving family benefits or general welfare assistance.

Income that counts in full

- Old Age Security and Guaranteed Income Supplement payment;
- Canada Pension Plan or Quebec Pension Plan payments;
- Unemployment Insurance benefits;
- Workmen's Compensation Board payments;
- War Veterans' and War Widows' allowances;
- Civilian War Pensions and allowances;
- any regular payments from an annuity, pension plan, superannuation or insurance plan;
- payment under a separation agreement or an order made in a divorce;
- payments under any agreement made between the mother and putative father of a child born out of wedlock;
- any payments made under an order of *The Family Law Reform Act*;

- payments received from *The Ontario Guaranteed Annual Income Act, 1974* (GAINS-A);
- mortgage, loan or agreement for sale payments;
- all other money that is not specified on these pages.
- revenue from operating a farm. Farm income for the purpose of family benefits is figured to be 20 percent of the first \$1,000 of annual income, 30 percent for the second \$1,000 and 40 percent of the remainder.

Income that only counts in part

(to allow for the costs of obtaining the income)

- money that you get from a person who rooms and boards in your home is deducted at a flat rate of \$30 monthly per boarder 18 years of age or older and \$20 for a boarder under 18. The recipient keeps all monies in excess of this amount;
- money that you get from a person rooming in your home is deducted at a flat rate of \$20 per roomer. The recipient keeps all monies in excess of these amounts;
- money that you get from a person who rents a self-contained place from you, such as a flat, light housekeeping room or basement apartment - 60 percent of this gross amount of money counts as income;
- maintenance allowances paid under a training program. Deductions are allowed for reasonable costs of taking the course, such as transportation costs, fees, babysitting/day care and cost of books;

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What Does Family Benefits Cover?

If you belong to one of the eligible groups (Chapter 4) and have **only** the allowable amount of liquid assets (Chapter 5), then the next step is to determine what your expenses are. The method for calculating expenses is set out in legislation. Some of your expenses are figured to be the amount you actually pay, up to a maximum amount payable, while others are fixed at specific amounts.

Bear in mind that there are many different circumstances which affect a person's (or a family's) expenses. One of the major differences is the type of living accommodation. To determine expenses, FBA recipients are divided into three groups:

- living on your own;
- boarding;
- living in a special residence.

Determine which group you belong to and read how to calculate your expenses in the appropriate section below. Remember, you can only be considered in one of these groups.

1. Living on your own

For those living on their own, the family benefits program looks at three types of expenses:

- (a) basic needs;
- (b) fuel expenses; and
- (c) special expenses.

Not everyone will have expenses of each type (for example, if you rent a heated apartment, you won't need money for fuel) but the expenses you do have will be combined to form one amount which is called 'budgetary requirements'.

(a) Basic needs

'Basic needs' is an amount allowed for general items such as food, clothing, household supplies, utilities, personal needs, shelter (rent, mortgage payments, property taxes, and fire insurance premiums). This amount is determined according to a table of fixed rates in the family benefits legislation. The actual amount allowed for basic needs depends on the size of family, its make-up and type of living accommodation.

(b) Fuel expenses

If you have to pay for heating your house or apartment in addition to paying for rent or other shelter costs, then an amount for fuel expenses is added to your budgetary requirements. This amount depends on whether you live in northern or southern Ontario and on the type and size of your house or apartment.

When you are receiving a family benefits allowance, an amount for fuel expenses will be included every

month. If you have fuel costs in excess of the standard fuel allowance you may recover these costs from FBA. This may be done either by increasing your monthly fuel expense amount during the winter months or by paying you an adjustment at the end of the fuel season. If you want an adjustment, be sure to keep receipts of your heating bills.

(c) Special expenses

Some people on family benefits, because of particular circumstances, have their budgetary requirements increased by amounts for special expenses. These expenses are as follows:

Travel and transportation

you are a disabled person (or your spouse is disabled), \$15 a month will be added for your travel expenses. If you (or your spouse) are blind or need to use a wheelchair, \$30 a month will be added to your budgetary needs. (This does not apply to disability recipients, as this amount is already built into your allowance.)

Life insurance premiums

This expense is included only if you have dependent children. If you are paying premiums on an insurance policy on your life and/or the life of your spouse in which one of your dependents is named as beneficiary, then family benefits will include a premium payment up to \$10 per month.

Special age expense

For each person who is 65 or older, an amount of \$30 a month is added to budgetary needs.

Remember that a man aged 65 or older, who is eligible for Old Age Security, is not eligible for family benefits unless he has dependent children, but the wife of this person may be eligible (see Chapter 4). In cases when a recipient or spouse receives OAS/GIS (Old Age Security or Guaranteed Income Supplement), an additional amount, specified in the legislation, is allowed as an expense.

Special diets

Some people need special foods because of a medical condition. If this is true of you or your dependents, your expenses may include an amount for a special diet.

In order to receive extra money for a special diet, your doctor must fill out a form saying what your special diet should be and why you need it. These forms are available from your field worker or from any of the ministry's offices.

Pregnancy

The budgetary requirements can include an additional amount if you or one of your dependents is pregnant. This amount is provided for a six-month period of time but cannot begin before the third month of pregnancy.

2. Boarding

If you are boarding, your expenses are calculated by using a table of monthly rates. In order to take into consideration individual differences, this table has minimum and maximum amounts. You will not receive less than the minimum amount, nor will you receive more than the maximum. The actual amount depends upon your circumstances.

In addition, amounts for some of the special expenses described above (i.e. travel, life insurance premiums, special age items) are added to your budgetary requirements, if you qualify.

3. Living in a special residence

If you are living in a home for the aged, a charitable institution, a licensed nursing home or a home for retarded persons, you are allowed to retain a \$61 comfort allowance. The remainder goes to the home for your care. You will also qualify for eyeglasses and hearing aids.

If you are blind or disabled and you live in a charitable home for the aged, a halfway house or a home for the blind or disabled (defined in *The Charitable Institutions Act*), then you may be allowed an additional amount for travel.

If you are living in a chronic care institution and you qualify financially for family benefits, you will be entitled to a comfort allowance. In addition you may also be able to get money for the cost of special items such as clothing, dental services, dentures, eyeglasses and prosthetic devices.

Residents of institutions other than those mentioned are not eligible for family benefits.

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What Do I Get from Family Benefits?

If your income is less than the maximum amount of allowable expenses under family benefits, you are considered to be in financial need and eligible to receive a family benefits allowance.

The amount of money you receive will be the difference between your allowable expenses (see Chapters 7 and 9) and your income (see Chapters 5, 6 and 9).

If you are disabled or blind, a disability allowance is calculated for you, as well as a family benefits allowance. You will receive the larger of the two allowances.

There is a maximum you can receive from FBA. This maximum is based on a family of four or less. For larger families, this maximum is increased for each additional dependent. This is *not* necessarily the amount you will get, since circumstances vary from family to family. You may receive less than this or exactly the maximum. The only exception occurs when your fuel costs are greater than the amount allowed. If they are, the maximum can be exceeded by the amount of the extra fuel expenses.

Health insurance

Everyone who receives an allowance from family benefits also receives free health insurance under OHIP. This covers most of the cost of doctors and hospital care. You and your dependents, who are included in the allowance, will be covered from the first day of the month in which benefits start. Please note that health insurance paid by FBA to foster parents covers the foster child *only*.

Drug assistance

Each month you receive a drug card attached to your FBA cheque. If drugs listed in the drug benefits formulary are prescribed by a doctor or dentist for you or your dependents, the cost is covered by your drug card.

Those in chronic care facilities are not covered, however, because their drugs are supplied by the Ministry of Health. In a family where there are foster or handicapped children, only the children are covered, not the parents or other members of the family.

Dental care

Foster children, handicapped children receiving benefits, and dependent children of family benefits recipients get free basic dental care from the dentist of their choice. This includes care such as examinations, fillings, x-rays, extractions, fluoride treatment, some restorations and anesthesia. Parents of families with

dependent children receive emergency aid only. You should check with your dentist regarding procedures covered by the dental care plan.

A dental card that entitles the eligible recipients to this dental care will be sent out within a month of starting on the FBA program. Single adults, couples without children, foster parents, parents, and other family members of a severely handicapped child are not eligible for dental services from family benefits.

Home repairs

It may be possible for FBA to help you pay for necessary repairs, alterations or additions to your house. You must own your house and be living in it.

To receive this extra amount, you need the prior approval of the ministry. First you must get at least two different estimates of cost for the repairs or alterations; then contact your field worker about how to apply.

Eyeglasses and hearing aids

Family benefits recipients and their dependents may be eligible to receive prescribed vision and hearing aids free of charge. In order to receive this benefit, you must contact your field worker first before either purchasing or agreeing to purchase these aids.

Back-to-school allowance

A benefit is paid in August for dependent children attending school who have reached four years of age by December 31 of that year. If the children are ages 4 to 13, the amount is \$30 for each child; if the children are 13 years or over, the amount is \$60 each. This is to help with back-to-school expenses such as shoes, clothes, and school supplies.

Other services

In addition to the family benefits allowance, there are other services that are provided or can be arranged for by the Ministry of Community and Social Services. Our local ministry office can refer you to organizations which help with family credit or nutritional counselling, vocational training for the disabled, and legal aid. To find out more about these services, just ask your field worker or contact your nearest local office (listed in the back of this handbook).

Your municipality may also provide low-cost day care for your children, or nursing and homemakers services in your home. You should contact your nearest municipal welfare office or social services department to find out more about these services. Your municipality also provides assistance to people in financial need (see Chapter 12).

Can I Earn Money and Still Receive Benefits?

Even though you are working, you may still be eligible to receive a family benefits allowance. You may have earnings from employment outside the home or from taking in boarders, or receive income from providing day care to children other than your own. A portion of earnings from employment—salaries, wages or casual earnings—are a source of income which may be counted. You are allowed certain exemptions depending on the source of income or the method by which it is earned. But please keep your field worker informed at all times of your monthly earnings in order to avoid an overpayment situation.

Basic earnings exemption

There is a basic amount you can earn each month which is not considered at all when your benefits are being calculated. This amount varies with your circumstances. The table below shows these basic amounts which will not reduce the amount of allowance received.

Basic Amount

Single Person	\$ 75
Family	\$100

Work expenses exemption

On top of the basic earnings exemption, sole support mothers are allowed a monthly work expenses exemption of \$40. For example, a mother can earn \$140 a month (\$100 basic earnings exemption plus work expenses exemption of \$40) without affecting her family benefits allowance.

Elderly, permanently unemployable, and disabled recipients are eligible for an extra work expense allowance of \$50 if they have extra work related costs associated with their disability. The maximum work expense exemption may be increased by an additional \$40.

Percentage exemption

In addition to the basic earnings exemption and work expenses exemption, 50 percent of the next \$100 will not be deducted from your allowance.

These same exemptions apply to net business revenue. Net business revenue consists of gross revenue less approved expenses.

If you are blind or disabled, your earnings may be averaged over a period of up to six months, if this is to your benefit. If you are a sole support mother, your earnings will be averaged over four months.

Working mothers

If you are a mother raising children alone, you may not work more than 120 hours a month, averaged over a four-month period. The four-month period starts with the month you exceed 120 hours. This flexibility allows for peak seasonal employment periods, such as Christmas and harvest time.

If your estimated earnings exceed the basic exemption, your allowance will be reduced to the new estimated eligible amount. At the end of four months, your earnings will be averaged. If you earned less than estimated, you will receive a refund. On the other hand, if you earned more, an overpayment will result.

You don't have to apply to have your hours and earnings averaged, as this will be done automatically whenever it is to your benefit; but you must keep your field worker up to date on your current job status.

Income from boarders

If you decide to remain at home, but wish to increase your income by taking in boarders, remember that a flat-rate charge is assessed, and you may keep anything above this amount (see Chapter 6).

Income from private home day care

You may be interested in looking after other children, as well as your own, in your home. If you are interested, arrangements can be made through the private home day care program, and the following provisions would apply to income received from this source.

Business expenses

As business expenses you are allowed 40 percent of your gross monthly earnings if you are caring for one child, or 30 percent if you are caring for two or more children. From the net business revenue (gross earnings *less* business expenses), you may then deduct the exemptions discussed earlier:

- basic earnings exemption,
- work expenses exemption, and
- percentage exemption.

Drug, dental and health insurance benefits

Your drug, dental and health insurance benefits will also be extended to cover you during the first three months of full-time employment. You may be eligible for OHIP premium assistance when your health insurance coverage from family benefits ceases. You should apply for this immediately after you start full-time employment unless you receive the new work incentives allowance. (See Chapter 10 for the new Work Incentives Program.)

Reapplication

If, for any reason, you have to reapply for family benefits within twelve months from the time you left the program, your application will receive special attention.

You must still meet the basic eligibility criteria; but if you do, you will be reinstated quickly.

Education and training

Some mothers may require additional education or job training before they seek employment. The Ministry of Education has programs offering financial assistance to students who are engaged in part-time or full-time studies, or who are on a training program. You may be eligible for student aid to cover educational costs, in addition to family benefits. For further information on these programs, contact the student awards officer at your local community college or university, or your field worker.

The federal Department of Manpower and Immigration provides a number of services dealing with retraining and employment opportunities. For information, contact your local Canada Manpower Centre.

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Work Incentives for FBA Recipients

A work incentive program is now in place to assist FBA recipients to return to full-time employment.

Full-time benefits

As a disabled and permanently unemployable recipient you are eligible for cash benefits of up to \$250 per month, depending on earnings and family size when you return to full-time employment.

Sole-support mothers are eligible for up to \$215 per month, depending on earnings and family size.

Your cash benefit will be reduced by 50 cents for each dollar earned above \$7,000 per year (\$583 per month).

In addition, if you receive a cash benefit, you will continue to be eligible for:

- free OHIP;
- free prescription drugs;
- basic dental care for families;
- free eyeglasses;
- an additional \$250 in cash upon commencement of employment.

The following tables indicate the cash benefits available.

Disabled and permanently unemployable persons				
Family Size	Maximum Mthly Benefit	Benefits Reduced After Earning of:	Reduction Rate	All Benefits Cease After
1	\$120	\$583	50%	\$ 823
2	160	583	50%	903
3	190	583	50%	963
4	210	583	50%	1003
5	230	583	50%	1043
6+	250	583	50%	1083

(The aged are also eligible at the above rate.)

Sole support mothers

Family Size	Mthly Benefit	Benefits Reduced After Earnings of:	Reduction Rate	All Benefits Cease After
2	\$125	\$583	50%	\$ 833
3	155	583	50%	893
4	175	583	50%	933
5	195	583	50%	973
6+	215	583	50%	1013

A recipient of FBA whose dependent spouse returns to full-time employment is still eligible for the cash allowance described above.

Additional full-time program considerations

Eligibility

All FBA recipients are eligible for the program. A simple application form will be completed at the time of withdrawal from FBA.

Qualification period

Normally recipients should be in receipt of social assistance for a period of three months before qualifying for the work incentive allowance. Those in receipt of social assistance for less than three months are eligible only with approval of the Director, Income Maintenance.

GWA recipients who are eligible for FBA

GWA recipients who are eligible for FBA must be admitted to FBA before becoming eligible for the work incentive allowance.

Self-employment

Recipients who become self-employed are eligible subject to the approval of the Director, Income Maintenance.

Seasonal employment

Recipients who take on seasonal employment are eligible for the program.

VRS (Vocational Rehabilitation Services) recipients

VRS recipients who are permanently unemployable, blind, disabled or who would otherwise be eligible for FBA are eligible for the program.

Treatment of income

Income from sources other than employment (including that of spouse) will be treated similarly to earnings income and, therefore, will be taxed at 50 percent if in excess of the turning point, i.e. \$7,000 per year or \$583 per month.

Roomer and boarder income

Income from roomers and boarders will be calculated at \$20 and \$30 per month respectively as in FBA and this income will be taxed at 50 percent if in excess of the turning point (as is all other income).

Assets test

No assets test will be applied in the determination of eligibility.

Accounting period

Monthly benefits will be based on the average earnings over the previous three-month period.

For those people who have worked less than three months, the first three months of benefits will be based on the previous month's earnings.

Reporting mechanism

A form will be filled in by the recipient and mailed directly to the Income Maintenance Branch. It includes information with respect to: hours worked, employment income per week, income from other sources and size of family.

Sheltered Workshops

Those disabled recipients employed on a 'sheltered workshop' basis will be admitted to the work incentive program provided that they earn minimum wage and work a minimum of 35 hours per week.

Verification

Verification of self-support information will be conducted and recipients will be required to verify their income as required.

Period of eligibility

Eligibility for the allowance will normally last for a period of 24 months.

Immediate re-entry to FBA

Recipients will be allowed immediate priority in returning to the FBA program during the two-year period.

Repeaters

There will be no limit on the number of times that an individual can re-qualify for the work incentive program. However, the extra \$250 in cash will be limited to once a year.

Extension of fringe benefits

Entitlement to fringe benefits under the work incentive program will be extended for a period of three months after the work incentive allowance ceases.

How Do I Appeal a Family Benefits Allowance?

From time to time, there may be decisions made concerning your allowance which you do not understand or with which you disagree. The first person to contact is your field worker. Quite often your field worker can clear up your problem and save you unnecessary and often time-consuming inquiries. However, if you are still not satisfied with either the decision or the reasons for the decision, you may question a decision. If you choose to appeal, write stating the reasons for your dissatisfaction to:

Director, Income Maintenance
Ministry of Community and
Social Services
Queen's Park
Toronto, Ontario M7A 1E9

You should do this within 10 days of the time you learn about the decision.

When the director receives your letter, your situation will be reconsidered. You will then be notified of the director's decision.

The following decisions by the Director, Income Maintenance, can be appealed:

- refusing to grant a family benefits or allowance;
- granting an allowance that is smaller than you think it should be;
- cancelling, suspending or reducing your family benefits allowance.

How do I appeal to the Social Assistance Review Board?

If you are still dissatisfied, the next step is to appeal to the Social Assistance Review Board. This should be done within 30 days of the decision on your case. You do not have to pay to appeal a decision about family benefits. For an appeal concerning a FBA allowance, ask for a 'Notice of Request for Hearing and Review' from your field worker, the ministry office or from:

Ministry of Community and
Social Services
Social Assistance Review
Board
Macdonald Block
Room M1-57
Queen's Park
Toronto, Ontario M7A 1E9

Be sure to fill out the form correctly. If you are receiving family benefits you can get your file number from your drug card, correspondence, or your field worker. Explain, in the space provided, why you are asking for a hearing. You can have anyone you wish help you fill in the form. Mail your completed form to the board as soon as possible. You are also eligible to apply for legal aid to assist you with your appeal.

What happens at a Social Assistance Review Board hearing?

When the board gets your request, you will be sent a written notice of the time and place for the hearing. A hearing may be held at any place in Ontario which is convenient for both you and the board. Every attempt will be made to hold the hearing near you, so that transportation costs will be low. In special circumstances, the hearing may even take place in your own home.

Privacy and confidentiality are respected at the hearing. Only a few people will be allowed to attend. These include you and anyone you wish to come with you (friends, relative, lawyer, etc.), one or more members of the board, and a representative of the Director, Income Maintenance Branch (or the welfare administrator). If you do not attend the hearing, it may be held in your absence. Witnesses may be produced and both you and the director (administrator) can be represented by legal counsel. The director (administrator) may choose to make a submission to the board in writing. If this is done, you will receive a copy before the hearing.

You should bring any documents to the hearing which help explain your case. These include rent receipts if the decision is about your rent, divorce papers if the decision is about your marital status, and so forth.

If you can't speak either French or English, you should bring someone with you who can interpret.

During the hearing, the board will question you and the director (administrator or representatives) about the case. The evidence will be recorded. The hearing is adjourned after all the facts have been made known.

After considering the case, the board will make one of three decisions:

- (a) affirm the director's (or administrator's) decision;
- (b) set aside the original decision and direct the director (administrator) to make any other decision he is authorized to make, or the

board may substitute its own decision;

- (c) ask the director (administrator) to reconsider the decision.

You will receive a copy of the board's decision, giving reasons for it.

Appeal to the court

The board's decision on an appeal on any question that is solely a question of fact is final and binding.

However, an appeal may be taken to the Supreme Court of Ontario on any matter which is not solely a question of fact. This has to be done within 15 days of the board's decision, usually with the help of a lawyer. Anyone who cannot afford legal services should consult the local director of legal aid. The number is in your telephone directory under 'Legal Aid'.

You may apply again

If your situation has changed or if you have new evidence of your eligibility or financial need, you may apply again for family benefits even if it was previously the decision of the director (administrator), the board and/or the court that you were ineligible.

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For Your Information

Your cheque

At the end of each month, you will receive a cheque representing your family benefits allowance. It cannot be seized or garnisheed for any

claim against you or your estate (e.g. debts, time payments, etc.) nor is it taxable.

You have the right to spend your cheque any way you wish to maintain yourself and family. If you are unable to properly use the money to provide necessities such as food or rent for yourself and your dependents, the legislation says that a trustee can be appointed to administer your cheque in your best interests.

If your cheque is lost or does not arrive within a few days after the end of the month, notify your field worker or supervisor in the area office. You will be asked to sign an affidavit stating you have not received and cashed the cheque. Arrangements will be made to replace it as soon as possible.

If you find your cheque or it arrives in the mail at a later date, you must notify your field worker or supervisor immediately, and return the second cheque at once.

The family benefits legislation states that if a person knowingly obtains family benefits money to which he or she is not entitled or helps another person to do so, then he or she is guilty of an offense and is liable to a fine up to \$500 or imprisonment up to six months or both. There are also penalties under the Criminal Code for fraud.

Change of address

If you move, it is important that you tell your field worker of your new address as soon as you know it. This will help ensure that your cheque goes to the correct address and that any changes in circumstances are reported promptly.

Privacy

When you apply for family benefits, your field worker will visit you in your home to record information necessary to support your application. Your field worker will also visit from time to time to verify information and to see how you are. Your field worker is there to help; home visits give you the opportunity to ask any questions you may have.

Your field worker will make every effort to call beforehand to make an appointment. Sometimes, however, this is not possible because field workers never know how much time they will spend with the other people they must see. If it is not possible for you to see your field worker on a particular day, other arrangements can be made.

Your field worker or anyone else who works for the Ministry of Community and Social Services will respect the confidential nature of your reasons for receiving family benefits.

Your responsibilities as a family benefits recipient

It is up to you to keep your field worker informed about any changes in your situation that might affect the amount of your allowance or whether you still qualify for family benefits. See Chapter 3 for a list of the types of changes which might change your allowance eligibility.

If you don't notify your field worker of changes, you may receive an underpayment or an overpayment. Underpayments occur when recipients do not receive all that they are entitled to; overpayments occur when recipients receive more than

they are entitled to. You are expected to repay the amount of any overpayment. Should an underpayment occur, the difference will be made up to you.

You are also expected to maintain reasonable contact with your field worker. The field worker will advise you as to the best way of doing this.

Further information

For information about rate tables or the amount of allowance you may be eligible for, you must contact a field worker at a local office of the ministry. For any other information about the Ministry of Community and Social Services programs, write to:

Ministry of Community and
Social Services
Communications Branch
Hepburn Block, 7th floor
Queen's Park
Toronto, Ontario M7A 1E9

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Additional Assistance

If you are not eligible for family benefits or if you are a family benefits recipient who needs extra money for special needs, you *may* be eligible to receive additional assistance from other social assistance programs such as General Welfare Assistance. General Welfare Assistance provides short-term financial help to pay for necessities when an individual or a family suffers temporary loss of income due to illness, unemployment or some other misfortune. Application for any type of

assistance in the program should be made at the social service office in the municipality where the applicant resides or intends to reside.

There are four types of financial help in the General Welfare Assistance (GWA) program:

- General Assistance;
- Special Assistance;
- Supplementary Aid;
- Incentive Allowance.

General assistance

This allowance is often referred to as 'welfare'. It is issued to those in financial need to provide for ordinary living expenses.

Who's eligible

Any resident of Ontario may apply for general welfare assistance, regardless of citizenship or length of residence. A transient person may apply for assistance if it is needed to meet an emergency. An applicant is eligible for welfare if he or she is in financial need and not regularly employed.

If you are declared eligible to receive general assistance, you will receive free health insurance and a drug benefit card. You may also qualify to receive special assistance or supplementary aid.

People in special homes

Anyone who needs nursing home care and cannot afford to pay the full cost may qualify for general welfare assistance. The municipality will share the cost, paying part of the daily rate, up to the maximum

allowed by the legislation. People in nursing homes may also request special assistance for personal needs from the municipality. Residents of other institutions, who are already provided with specific benefits, are not eligible for general welfare assistance. The procedure for calculating general assistance is basically the same as that for family benefits. However, keep in mind that general assistance usually comes from the municipality. You should apply to the welfare office or the social services department of your municipal government.

Special assistance

Under rules set out by the municipality, this aid is issued for certain extraordinary living expenses incurred by people in financial hardship. It may pay for:

- prescribed drugs;
- surgical supplies and dressings;
- dental services;
- prosthetic appliances, including eyeglasses;
- vocational training or retraining;
- necessary transportation;
- moving expenses;
- necessary repairs to a home owned and occupied by the applicant;
- personal needs of those living in nursing homes, up to a maximum amount per month.

Please note that a municipal welfare administrator is not required to provide special assistance. Whether you receive these benefits depends on the policy of the municipality where you reside.

Supplementary aid

This provides extra money for people who are already receiving family benefits, Old Age Security, Spouses' Allowance, GAINS, or a training allowance from Vocational Rehabilitation Services. It covers the items listed under special assistance and may also include such additional payments as unusually high shelter costs and other special living expenses.

Again, please note that a municipal welfare administrator is not required to give supplementary aid. Whether you receive these benefits depends on the policy of the municipality where you reside.

Incentive allowances

These are allowances paid to participants in work activity programs. Each allowance is determined by the type of training given and the length of time needed for the training.

How to appeal a general assistance decision

If you wish to question a GWA decision, you should ask the municipal welfare officer in writing to reconsider. However, before a refusal or suspension is put into effect, you may be given time to make a submission showing why that action should not be taken.

The welfare administrator, after reviewing the case, will tell the applicant whether the decision has changed. The applicant will also be advised that the decision can be appealed to the Social Assistance Review Board. (See Chapter 11.)

Decisions about money or benefits provided under special assistance or supplementary aid cannot be appealed.

Guaranteed Annual Income System for the Aged (GAINS-A)

Ontario's GAINS-A program guarantees a minimum annual income to senior citizens who are 65 years of age or older and who meet certain income and residency requirements. For those persons receiving the federal Old Age Security (OAS) and the Guaranteed Income Supplement (GIS), eligibility for GAINS-A will be reviewed automatically. *You do not need to apply.*

People who do not qualify for OAS, but who fulfill the following three conditions, may be eligible for GAINS-A. Those who:

- were 65 years of age prior to April 7, 1976; and
- resided in Canada for five consecutive years immediately prior to April 7, 1976; and
- spent the most recent years of the five in Ontario immediately prior to April 7, 1976

qualify for GAINS-A. However, *you must apply.*

For further information, contact the GAINS-A Information Centre.

In Toronto, telephone 965-8470.

If your area code is 807, ask the operator for Zenith 8-2000 (toll free). All other Ontario residents, dial

direct 1-800-268-7121 (toll free), or write to:

Ministry of Revenue
Guaranteed Income and Tax
Credit Branch
Queen's Park
Toronto, Ontario M7A 2B3

Ministry Area Offices (Adult Services)

Northern Region

Sudbury

111 Larch St.
St. Andrew's Place
Suite 1, 8th Fl.
Sudbury, Ont.
P3E 4T5
(705) 675-4541

Thunder Bay

710 Victoria Ave.
Suite 301
Thunder Bay, Ont.
P7C 5P7
(807) 475-1245

Timmins

11 Elm Street N.
Ground Floor
Timmins, Ont.
P4N 6A3
(705) 267-7901

Southeastern Region

Kingston

1055 Princess St.
P.O. Box 970
Kingston, Ont.
K7L 4X8
(613) 544-6206

Ottawa

2197 Riverside Dr.
Ottawa, Ont.
K1H 7X3
(613) 737-5920

Peterborough

277 George St. N.
Peterborough, Ont.
K9J 3G9
(705) 748-5883

Central Region

Barrie

70 Collier St.
5th Floor
Barrie, Ont.
L4M 4Z2
(705) 737-1311

Toronto

110 Eglinton Ave. W.
5th Floor
Toronto, Ont.
M4R 2C9
(416) 965-8449

Southwestern Region

Hamilton

100 Main St. East
Century 21 Bldg.
39th Floor, P.O. Box 870
Hamilton, Ont.
L8N 3X8
(416) 526-9300

London

495 Richmond St., 6th Fl.
London, Ont.
N6A 5A9
(519) 438-5111

Waterloo

75 King St. S., 5th Fl.
Waterloo, Ont.
N2J 1P2
(519) 886-4700

Windsor

250 Windsor Ave. 1st. Fl.
Windsor, Ont.
N9A 6V9
(519) 254-1651

Local Offices

Alexandria

28 Main St. N.
P.O. Box 520
K0C 1A0
(613) 525-3524

Aurora

251 Edward St.
K.C.K. Plaza
L4G 3M7
(416) 727-3156

Barry's Bay

Opeongo Lines 16A
2nd floor
K0J 1B0
(613) 756-3506

Belleville

14 Bridge St. W.
Box 816
K8N 3B5
(613) 962-9562

Bracebridge

274 Manitoba St.
Box 63
P0B 1C0
(705) 645-2041

Brantford

7 Charlotte St.
N3T 5W7
(519) 756-5790

Brockville

51 King St. E.
K6V 1A8
(613) 345-1200

Cambridge

150 Main St.
The Mall, 3rd floor
N1R 6P9
(519) 623-1220

Casselman

St. Isidore Road
Ontario Hydro Building
P.O. Box 309
K0A 1M0
(613) 764-3115

Chapleau

14 Young St.
P0M 1K0
(705) 864-0429

Chatham

40 Centre Square
2nd floor, Box 685
N7M 5W3
(519) 352-5040

Cobourg

Victoria College
78 University Ave. E.
K9C 1C9
(416) 372-6155

Cochrane

171 Fourth Ave.
Box 310
P0J 1C0
(705) 272-4846

Collingwood

168 Hurontario St.
Box 155
L9Y 2M2
(705) 445-4461

Cornwall

132 Second St. E.
Box 1358
K6H 5V4
(613) 932-3381

Dryden

475 Government Rd.
P.O. Box 3000
Ontario Government Bldg.
Main floor
P8N 3B3
(807) 223-2241

Elliot Lake

9 Ontario Ave.
Ground floor, room 3
P5A 1M7
(705) 848-7153

Espanola

Espanola Mall
Highway No. 68
P0P 1C0
(705) 869-1532

Fort Frances

338 Scott St.
P.O. Box 760
P9A 3N1
(807) 274-9846

Geraldton

1405 Main St.
Box 1029
P0T 1M0
(807) 854-1840

Gore Bay

(Manitoulin Island)
Meredith/Eleanor Streets
Box 358
P0P 1H0
(705) 282-2288

Guelph

15 Yarmouth St.
N1H 4G2
(519) 822-7500

Hawkesbury

21 Nelson St.
P.O. Box 188
K6A 1L4
(613) 632-8788

Hearst

1405 Edward St.
New Medical Building
P0L 1N0
(705) 362-4238

Hornepayne

68 Front St.
Basement
P0M 1Z0
(807) 868-2464

Kapuskasing

22 Byng Ave.
Box 44
P5N 1Y1
(705) 335-6108

Keewatin

104 Government Rd.
P.O. Box 429
P0X 1C0
(807) 547-2801

Kirkland Lake

8 Hudson Bay Ave.
Box 398
P2N 3J1
(705) 567-3391

Leamington

18 Selkirk St.
Selkirk School
N8H 1G3
(519) 326-2511

Lindsay

322 Kent St. W.
Ontario Government Bldg.
Box 7000
K9V 5E5
(705) 324-6128

Midland

264 First St.
P.O. Box 398
L4R 2N8
(705) 526-3744

Mississauga

90 Dundas St. W.
2nd floor
L5B 1H4
(416) 276-7670

Moosonee

P.O. Box 160
P0L 1Y0
(705) 336-2984

Morrisburg

The Old High School
Ottawa St.
K0C 1X0
(613) 543-2811

New Liskeard

310 Whitewood Ave.
Box 2260
P0J 1P0
(705) 336-2984

Niagara Falls

5017 Victoria Ave.
Core Building
S.W. Basement
L2E 4C9
(416) 357-0363

North Bay

222 McIntyre St.
Suite 408
P1B 2Y8
(705) 474-3540

Oakville

345 Lakeshore Rd E.
Suite 214
L6J 1J5
(416) 844-1221

Orangeville

70 First St.
Professional Bldg. #102
L9W 2E5
(519) 941-5101

Orillia

80 Colborne St. W.
L3V 2Y6
(705) 325-7408

Oshawa

11 Simcoe St. N.
2nd floor
L1G 4R7
(416) 576-9001

Owen Sound

945 Third Ave. E.
Suite 30, P.O. Box 697
N4K 5R4
(519) 367-1951

Parry Sound

76 Church St.
Box 305
P2A 1Z1
(705) 746-2717

Perth

P.O. Box 37
K7H 3E7
(613) 267-4200

Peterborough

139 George St. N.
K9J 3G6
(705) 742-9292

Red Lake

Ontario Government Bldg.
Box 827
P0V 2M0
(807) 727-2174

Renfrew

315 Raglan St. S.
K7V 1R6
(613) 432-4886

St. Catharines

110 James St.
Box 176, 5th floor
L2R 6S4
(416) 688-3022

St. Thomas

306 Talbot Street
N5P 1B6
(519) 631-3032

Sarnia

546 Christina St.N.
6th Floor
N7T 5W5
(519) 337-3246

Sault Ste. Marie

123 March St.
Box 68
P6A 5L2
(705) 256-5666

Simcoe

101 Union St.
P.O. Box 664
N4Y 4T2
(519) 426-9350

Sioux Lookout

110 Front St.
Professional Bldg.
Box 338
P0V 2T0
(807) 737-3813

South River

Highway No. 11
Box 161
P0A 1X0
(705) 368-2571

Stratford

380 Hibernia St.
Box 631
N5A 6V6
(519) 217-1530

Sturgeon Falls

53A William St.
Drawer 160
P0H 2G0
(705) 753-1611

Sudbury

Ontario Government Bldg.
199 Larch St. 5th Floor
P3E 5P9
(705) 674-3151

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